REMARKS

Claims 1 - 11 are pending in this application. By this Amendment, claims 3 - 4, 8 and 10 are amended to eliminate multiple dependencies. Prompt and favorable consideration on the merits is respectfully requested.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

Yames A. Oliff

Registration No. 27,075

Linda M. Saltiel

Registration No. 51,122

JAO:LMS/nxy

Date: September 21, 2006

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DEPOSIT ACCOUNT USE **AUTHORIZATION**

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